

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re the Application of:)	Examiner: Olabode AKINTOLA
)	
Sunil RAJASEKAR et al.)	Group Art Unit: 3691
)	
Serial No.: 10/005,102)	Confirmation No.: 9464
)	
Filed: December 3, 2001)	Customer No.: 53156
)	
For: METHODS AND SYSTEMS FOR)	
MANAGING CREDIT)	
)	
Atty. Docket No.: ORCL5763)	<u>RESPONSE UNDER 37 CFR 1.116</u>
)	

Commissioner for Patents
P. O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

The paper is responsive to the Final Office Action mailed October 27, 2008.

Remarks begin on page 2 of this paper.